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OPB extends COVID-19 protection policy period

Through April 30, Oregon Pacific Bank will continue its interim policy of keeping all lobbies closed to the public. In addition, all meetings with bankers will be conducted over the telephone or through video conferencing. Emergency access to client safe deposit boxes can be scheduled by appointment only.

"We are open for business but ask that the community utilize alternative methods to conduct daily banking, such as our drive through windows, night depository, online and mobile banking, ATM and by calling your favorite banker," said Ron Green, President and CEO of OPB. "Our local phone center will remain fully staffed to the best of our abilities and are available to serve our

community."

For borrowing clients of OPB who have been adversely impacted by COVID-19, such as affecting the ability to make loan payments, "We want to hear from you," said Green. "We will do everything we can to restructure your loan to assist you during this time."

On March 27, President Trump signed the Coronavirus Aid, Relief and Economic Security (CARES) Act into law.

The legislation will allow relief to consumers and small businesses during the crisis. One provision of the Act is the Paycheck Protection Program, which allows small businesses to borrow funds so that they can keep their employees paid during the crisis.

A portion of the funds borrowed under this temporary loan program may be forgiven, if used for qualifying expenses.

"Although we are waiting for guidance from the Small Business Administration on how to deliver this loan program, Oregon Pacific Bank will be granting these loans," Green said. "The events that we are all experiencing today can cause significant stress in our lives. Please take care of yourselves and your families and do everything possible to spread kindness and empathy to those around you."

"We are in this together."

For more information, call Oregon Pacific Bank in Florence at 800-997-7121.

Umpqua Bank announces relief, support package

Umpqua Bank has announced a package of relief and support to help ease the financial burden of COVID-19's impact on customers, associates and communities.

"As the economic impact from the coronavirus continues to grow, we want all those we serve to know that Umpqua is here to help," said Cort O'Haver, Umpqua Bank president & CEO. "In addition to taking action to provide immediate financial relief for customers, we're expanding investments in our associates — particularly those on the frontlines of service — and our nonprofit partners working so hard to help our customers and communities get through this difficult time."

Consumer Relief

For consumer customers experiencing financial hardship as a result of COVID-19, Umpqua is deferring loan payments upon request and waiving all fees associated with deferred payments on existing loans and lines of credit for up to 90 days. The

bank is also waiving ATM fees for all customers.

Small Business Relief

Umpqua small business customers impacted by COVID-19 can defer loan payments for up to 90 days and have the related deferral fees waived on deferred loans and lines of credit.

The bank is also an active participant in numerous Small Business Administration programs, which offer additional avenues of assistance for small businesses.

Associate Support

For all associates, Umpqua has established a pandemic pay bank, providing additional paid time-off for COVID-19-related exposure or sickness, caring for an impacted loved one, as well as for childcare. The company has also implemented a Retail Frontline Pay program to recognize the dedication of associates who are continuing to deliver in-store customer service during this time.

Community Support

Umpqua has pledged \$1

million in support through a combination of donations to nonprofits focused on alleviating the financial hardships of families and small businesses impacted by COVID-19 and capital investments in organizations that provide micro loans and capital to small businesses.

In addition, Umpqua is providing a 3:1 match of all associate donations to community partners and activating its innovative Virtual Volunteer program, which allows the company's associates to continue serving nonprofit organizations and practice safe social distancing.

"This combination of support provides immediate relief. But we recognize that the impacts of this crisis will be with us for some time, and we'll continue to monitor the financial impact on the ground in the coming weeks and months," said O'Haver.

More information is available at www.umpquabank.com.

KNOW

Coronavirus

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The discovery of the new coronavirus, (COVID-19), leaves many people with questions. Your best defense is to learn the facts.

The best way to prevent COVID-19 is to avoid exposure. Because COVID-19's symptoms are so similar to a cold or flu, it's crucial for everyone to have access to medical care from home. That way, you can avoid exposing yourself—or others—to the virus.

We want to break down as many barriers to virtual healthcare as possible. That's why, during this turbulent time, **our partners at Zoom+Care are offering cost-free COVID-19 risk assessment via ChatCare in Oregon & Washington.**

For more information, visit peacehealth.org/coronavirus.




To chat with a provider, log on to zoomcare.com/chat.